

Customer No.: 026304

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE ("USPTO")

**First Named
Inventor:** Hiroshi Kanno

Confirmation No.: 8674

Serial No.: 10/660,872

Examiner: Jagdish Patel

Filed: September 11, 2003

Group Art Unit: 3693

Title: ELECTRONIC MONEY SETTLEMENT METHOD USING MOBILE
COMMUNICATION TERMINAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 30, 2009

RESPONSE

Sir:

In response to the Office Action dated December 30, 2008, and concurrent with the filing of a Request for Continued Examination (RCE), kindly amend the above-identified application as set forth below. In view of the same as well as the following remarks, kindly reconsider and further examine the application.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.